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Welcome to the **2014 Enrollment and Change** edition of *Benefit News*, brought to you by the DAS Benefits Team.

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2014 Enrollment and Change Period

The annual enrollment and change period for health insurance, dental insurance, life insurance, flexible spending accounts, and premium conversion plan will be:

October 21, 2013 – November 19, 2013

This is the only time that you can make changes to your health insurance, dental insurance, life insurance, or flexible spending accounts, unless you have a qualified life event during the year. Please use this enrollment and change period as an opportunity to review your benefits.

2014 Benefit Highlights

The highlights for this enrollment and change period are:

All Employees

Open Dental Enrollment: Eligible employees can enroll in dental coverage, change to family or single coverage, add eligible family members to their dental insurance, or remove eligible family members from their dental insurance.

Elimination of Imputed Income for Life Insurance Coverage Over \$50,000: Your life insurance coverage (basic and supplemental) over \$50,000 will no longer be subject to imputed income beginning in 2014.

Flexible Spending Accounts: The enrollment and change period is the opportunity for you to elect to set aside pretax dollars to reimburse you for eligible health or dependent care expenses. Since you are not taxed on the amount you contribute to a reimbursement account, you can lower your taxes and increase your spendable income.

Executive Branch Non-contract Employees

Required Contributions to Health Insurance: Non-contract employees, who elect health insurance coverage, will share in the cost of health insurance by paying 20% of the total health insurance premium.

Wellness Program and Incentive: By participating in the Healthy Opportunities Wellness Program, a non-contract employee can reduce the amount of his/her health insurance premium contribution by **\$90/month** in 2014. Additional information about the Healthy Opportunities Wellness Program is at the DAS Healthy Opportunities website (<http://employeehealth.iowa.gov>).

Preventive Services Covered at No Copay or Coinsurance: The health plans offered to non-contract employees will provide [preventive services](#) at no copay or coinsurance and [cover some services](#) that were not covered under the health insurance plans offered in 2013.

Opt-out Incentive: Non-contract employees may opt-out of a state-sponsored health insurance plan and receive \$125 monthly. To be eligible for the opt-out incentive, the employee cannot be covered by any state-sponsored (including the Board of Regents) health insurance plan through a family member.

Double Spouse Family Contract: The double spouse family contract has changed. For more information, see the Double Spouse Family Contract article in this newsletter.

Legislative Branch Employees

Health Insurance Plans: The same health plans and contribution levels available in 2013 are available in 2014. There are no changes to the health insurance benefits in 2014.

Wellness Program and Incentive: Legislative branch employees are **not** eligible for the Healthy Opportunities Wellness Program and the corresponding reduction in premium.

Opt-out Incentive: Legislative branch employees are **not** eligible to opt-out of health insurance and receive \$125 monthly.

Judicial Branch Employees

Health Insurance Plans: The same health plans and contribution levels available in 2013 are available in 2014. There are no changes to the health insurance benefits in 2014.

Wellness Program and Incentive: Judicial branch employees are **not** eligible for the Healthy Opportunities Wellness Program and the corresponding reduction in premium.

Opt-out Incentive: Judicial branch employees are **not** eligible to opt-out of health insurance and receive \$125 monthly.

SPOC-covered Employees

Change in Plan Year: The plan year for health and dental insurance will change from a fiscal year to a calendar year beginning January 1, 2014.

Four Tier Premium Structure: There will be four tiers for SPOC's **health** insurance plan.

Employee only
Employee and Spouse
Employee and Child(ren)
Employee, Spouse, and Children

These health premium deduction levels will be reflected on the pay warrant issued December 27, 2013.

Note: For dental insurance, the coverage level is still single and family so any coverage level other than single will require election of family dental.

The health and dental coverage must be the same level.

If you elect the following health insurance coverage level	You must select the following dental insurance coverage level
Employee only	Single
Employee and Spouse	Family
Employee and Child(ren)	Family
Employee, Spouse, and Children	Family

Required Contributions to Health Insurance: SPOC-covered employees, who elect health insurance coverage, will share in the cost of health insurance by paying 20% of the total health insurance premium.

Wellness Program and Incentive: By participating in the Healthy Opportunities Wellness Program, a SPOC-covered employee can reduce the amount of his/her health insurance premium contribution by **\$62/month** in 2014. Additional information about the Healthy Opportunities Wellness Program is at the DAS Healthy Opportunities website (<http://employeehealth.iowa.gov>).

Preventive Services Covered at No Copay or Coinsurance: The Alliance Select plan offered to SPOC-covered employees will provide [preventive services](#) at no copay or coinsurance and [cover some services](#) that were not covered under the Alliance Select plan offered in 2013.

Opt-out Incentive: SPOC-covered employees may opt-out of a state-sponsored health and dental insurance plan and receive \$125 monthly. To be eligible for the opt-out incentive, the employee cannot be covered by any state-sponsored (including the Board of Regents) health insurance plan through a family member.

Double Spouse Family Contract: The double spouse family contract has changed. More information is in the Double Spouse section of this newsletter.

Life Insurance: Basic life and AD&D insurance will increase from \$20,000 to \$50,000 for SPOC-covered employees. (The State pays 100% of the premium.)

SPOC-covered employees must make a life insurance election in IowaBenefits during the enrollment and change period. If no election is made, employees will be enrolled for \$50,000 basic life and AD&D coverage only.

SPOC-covered employees may enroll for up to \$100,000 of supplemental life coverage without providing evidence of insurability. They may also apply for supplemental life insurance up to a maximum of \$250,000 in increments of \$25,000, for a maximum of \$300,000 combined basic and supplemental life insurance coverage. The Hartford must approve any supplemental life coverage over \$100,000.

Board of Regents

Effective January 1, 2014, the Board of Regents will begin to provide group health, dental, life and long term disability insurance to employees of the Board of Regents office, to merit confidential employees at the Regents' institutions, and for all employees at the Iowa Educational Services for the Blind and Visually Impaired and the Iowa School of the Deaf.

Benefit Elections during the Enrollment and Change Period

Following are the benefit actions that you can take during the 2014 enrollment and change period.

Healthy Opportunities Wellness Program for Executive Branch Non-Contract and SPOC-Covered Employees

- Elect to participate in the Healthy Opportunities Wellness Program and receive a monthly reduction in the employee portion of the health insurance premium.

Health Insurance

- **Non-contract and SPOC-covered employees** must enroll in a health insurance plan for 2014
- Enroll in a health insurance plan, if not currently enrolled
- Change health insurance plan
- Change the contract holder in a double spouse family contract
- Add or remove eligible family members from health insurance
- Cancel health insurance coverage
- **Non-contract and SPOC-covered employees** can elect to opt-out of health insurance and receive a \$125 monthly incentive

Dental Insurance

- Enroll in dental insurance if not currently enrolled
- Change the contract holder in a double spouse family contract
- Add or remove eligible family members from dental insurance
- Cancel dental insurance coverage

Flexible Spending Accounts

- Enroll in the Health Flexible Spending Account and elect up to a maximum of \$2,500 in 2014
- Enroll in the Dependent Care Flexible Spending Account and elect up to \$5,000 if married and filing a joint tax return, or \$2,500 if filing a separate tax return for 2014

Supplemental Life Insurance

- **All eligible employees except SPOC-covered employees** can apply to increase the amount of supplemental life insurance to the maximum per contract status. Evidence of insurability and approval by The Hartford is required before the increased coverage can go into effect
- **SPOC-covered employees** can elect supplemental life insurance in increments of \$25,000 up to \$100,000 without evidence of insurability. This coverage will be effective January 1, 2014
- **SPOC-covered employees** can apply for \$125,000 to \$250,000 of supplemental life insurance in increments of \$25,000. Evidence of insurability and approval by The Hartford is required before the increased coverage can go into effect

Premium Conversion

- Change whether the premiums for health, dental and supplemental life insurance are taken pre-tax (before Federal, State, and FICA tax) or post-tax (after Federal, State, and FICA tax)

Benefit elections made during the enrollment and change period are effective **January 1, 2014**. (If you request an increase to supplemental life insurance, The Hartford will have to approve your increased coverage before it becomes effective. Increases to supplemental life coverage will be effective the first of the month following The Hartford's approval.)

IowaBenefits

Benefit elections are made online in [IowaBenefits \(https://dasbenefits.hrintouch.com\)](https://dasbenefits.hrintouch.com). If you are an eligible employee who wants to participate in the Healthy Opportunities Wellness Program, you will make that election in IowaBenefits. You will also make the following elections and changes in IowaBenefits: electing a new health insurance plan, enrolling in dental insurance, changing your coverage level in health or dental insurance, increasing, decreasing or cancelling your supplemental life insurance, or enrolling in a flexible spending account(s) during the enrollment and change period.

Non-contract and SPOC-covered employees must enroll in a health insurance plan during the 2014 enrollment and change period.

Benefit Eligibility

If you work 20 hours a week or more, you are eligible to make elections to health insurance, dental insurance, flexible spending accounts, and the premium conversion plan. If you work 30 hours a week, in addition to health insurance, dental insurance, flexible spending accounts, and the premium conversion plan, you can also make changes to your supplemental life insurance during the 2014 enrollment and change period.

Family Members Eligible for Coverage

Dependents eligible for health and dental insurance coverage are:

- Your spouse defined as a husband or wife as the result of a marriage that is legally recognized in Iowa. This does not include a spouse from whom you are legally separated or divorced.
- Your domestic partner (same sex or opposite sex)
- Your dependent children

Coverage of Dependent Children

An eligible dependent child may be covered under your health and dental insurance through the end of the year in which they turn age 26. The following are all eligible dependents.

- A child, under the age of 27, can:
 - Be a student or a non-student
 - Live in Iowa or outside of Iowa
 - Be unmarried or married (A dependent's spouse is not eligible for coverage.)
- An unmarried, full-time student in an accredited institution of postsecondary education regardless of age.
- An unmarried child who is totally and permanently disabled, physically or mentally, regardless of age. The disability must have existed before the dependent child turned age 27 or while a full-time student.

Verification of Full-Time Students over Age 26

You will need to provide documentation that your **unmarried full-time student over the age of 26** is a full-time student in 2014.

If you have an unmarried full-time student over the age of 26 covered on your health and dental plans, your personnel assistant will provide you with a [Certification of Full-Time Student Status](http://benefits.iowa.gov/forms/certification_ft_student_552-0729.pdf) (http://benefits.iowa.gov/forms/certification_ft_student_552-0729.pdf). In addition to verifying that your dependent is unmarried, you must provide a copy of your dependent's most recent semester/quarter transcript or class schedule to confirm their full-time student status. The form and documentation must be returned prior to the end of the enrollment and change period.

It is important that you respond to this verification request. **Failure to return the verification form will mean that coverage for your dependent will be removed from your plan on December 31, 2013.** You will not be able to add coverage for this dependent until the 2015 enrollment and change period, unless there is a qualified life event affecting the coverage for this dependent.

When adding a full-time student over age 26, the above documentation must be received before coverage can be effective.

If you have questions about the verification process, contact Linda Goebel at 515-281-6207 or e-mail linda.goebel@iowa.gov.

Tax Treatment of Dependents Enrolled in Health and Dental Coverage

The added value of providing health and dental coverage to a same-sex spouse is no longer taxable. This decision is based on the Treasury Department and Internal Revenue Service (IRS) guidance in response to the June 2013 Supreme Court United States v. Windsor ruling that struck down a key section of the federal Defense of Marriage Act (DOMA).

The Internal Revenue Service (IRS) has criteria to determine if a dependent qualifies as a "tax dependent." If a dependent is qualified under the IRS criteria, health and dental coverage provided by an employer is not subject to taxation. Additionally, such coverage can be provided on a pretax basis and claims can be reimbursed through a health care flexible spending account. The IRS rules for determining whether the dependent in question qualifies as a tax dependent are complicated. You should consult with your tax advisor to determine if the dependent qualifies as a tax dependent.

If your dependent does not qualify as a tax dependent, the added value of providing them health and dental coverage is taxable to you. You are not taxed on the total health and dental family premiums, but only on the amount (the added value) that provides coverage for a dependent.

For more information, see your personnel assistant and review the *Tax Treatment of Dependents in Health & Dental Coverage* in [IowaBenefits](https://dasbenefits.hrintouch.com/) (<https://dasbenefits.hrintouch.com/>).

Health Insurance

There are three types of state-sponsored health plans available for you to elect, provided by Wellmark Blue Cross and Blue Shield.

Health Plan Type

Managed Care Organization (MCO)

Blue Access
Blue Access with a wellness component
Blue Advantage
Blue Advantage with a wellness component

Comprehensive health care services provided by a network of health care providers. With Blue Access, you can see any provider in the network without a referral.

Preferred Provider Organization (PPO)

Alliance Select with a wellness component
Iowa Select
Iowa Select with a wellness component

Comprehensive health care services provided by any health care provider but lower coinsurance if you use network providers.

Indemnity

Deductible 3 Plus
Deductible 3 Plus with a wellness component
Program 3 Plus

Comprehensive health care services provided by any health care provider.

Depending upon your bargaining status and branch of government, you have a choice of one of the following health plans for 2014.

Health Plans	AFSCME-covered	Executive Branch Non-contract	Judicial Branch	Legislative Branch	SPOC-covered	UE/IUP-covered
Blue Access	X		X	X		X
Blue Advantage	X		X	X		X
Deductible 3 Plus				X		X
Iowa Select	X		X	X		X
Program 3 Plus	X		X			
Health Insurance Plans containing required Affordable Care Act provisions						
Alliance Select					X	
Blue Access		X				
Blue Advantage		X				
Deductible 3 Plus		X				
Iowa Select		X				

Blue Access and Blue Advantage

Blue Access and Blue Advantage are managed care plans. As such, health care services are provided by a **state-wide network** of participating health care providers. Providers who participate in these plans are called Wellmark Health Plan Network providers.

Benefits for covered services are available only when received from Wellmark Health Plan Network providers.

It is your responsibility to ensure that providers you seek services from are part of the Wellmark Health Plan managed care network. Services received from non-participating providers will **not** be paid by Wellmark. Visit the [Wellmark](#) website to check participating providers in your area.

Services received from out-of-network providers may be covered in the case of accidental injuries or emergencies.

Health Insurance Plans with Wellness

Due to the change to the employee premium contribution, the health insurance plans for executive branch non-contract and SPOC-covered employees must comply with the Affordable Care Act (ACA). The health plans with a wellness component are:

- Alliance Select with a wellness component (SPOC-covered employees only)
- Blue Access with a wellness component
- Blue Advantage with a wellness component
- Deductible 3 Plus with a wellness component
- Iowa Select with a wellness component

These health plans are very similar to the health plans offered in 2013. One difference is the ACA provision requiring that preventive services be provided at no additional cost (i.e., no deductible, no copayment, or coinsurance). More information about covered preventive services is available at [Health Plans with Wellness: Covered Preventive Services](#).

Another difference is that ACA requires some services be covered that are not covered in the 2013 benefit design. The additional services are:

Additional Covered Services	Alliance Select	Blue Access	Blue Advantage	Deductible 3 Plus	Iowa Select
Smoking cessation counseling	X	X	X	X	X
Separate gynecological exam	X	*	*	X	X
Dietary counseling	X	X	X	X	X
Smoking prescriptions covered by the prescription drug benefit (copay will apply)	X	X	X	X	X
Non-Surgical morbid obesity treatments	X	X	X	*	*

* Covered under the 2013 plan but no copay/coinsurance is now required.

Double Spouse Family Insurance Contract

If you and your spouse are both employees of the State of Iowa, you have the option of enrolling in the double spouse family insurance contract. The double spouse family insurance contract is one family health insurance plan with the total premium being split between each spouse rather than paid by just one. With the double spouse family insurance contract, one employee is considered the contract holder and the other spouse is a dependent under the contract holder's health insurance plan.

AFSCME or UE/IUP-covered Contract Holder

If an AFSCME or UE/IUP-covered employee is the contract holder of the health insurance, the state's contribution to double-spouse family coverage is the total premium. The contributing spouse, if he/she is a non-contract or SPOC covered employee, is **not** eligible to participate in the Healthy Opportunities Wellness Program.

Non-contract or SPOC-covered Contract Holder

If a non-contract or SPOC-covered employee is the contract holder of the health insurance, each spouse will pay 20% of the double spouse premium. If the contract holder participates in the Healthy Opportunities Wellness Program, the contract holder's monthly employee share will be reduced by \$90/month (executive branch non-contract employee) or \$62/month (SPOC-covered employee). The contributing spouse if a non-contract or SPOC-covered employee cannot participate in the Healthy Opportunities Wellness Program.

If both you and your spouse are state employees and have further questions about the double spouse family contract, **contact your personnel assistant before making any changes in your double spouse family contract.**

2014 Monthly Health Insurance Premiums

Full-Time Employees (Ask your personnel assistant for part-time and double spouse premiums.)

Executive Branch

AFSCME-covered

Single Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Blue Advantage	\$461.71	\$461.71	100%	\$0.00	0%
Blue Access	\$479.81	\$479.81	100%	\$0.00	0%
Iowa Select	\$771.07	\$771.07	100%	\$0.00	0%
Program 3 Plus	\$773.54	\$773.54	100%	\$0.00	0%
Family Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Blue Advantage	\$1,080.44	\$1,080.44	100%	\$0.00	0%
Blue Access	\$1,122.73	\$1,122.73	100%	\$0.00	0%
Iowa Select	\$1,804.31	\$1,533.67	85%	\$270.64	15%
Program 3 Plus	\$1,810.09	\$1,533.67	85%	\$276.42	15%

Non-contract

Beginning with the January 1, 2014, plan year, executive branch non-contract employees will share in the cost of health insurance by paying 20% of the total health insurance premium. By participating in the Healthy Opportunities Wellness Program, they can reduce the amount of their health insurance premium contribution by \$90/month.

Single Coverage	Total Monthly Premium	WITHOUT the wellness reduction				WITH the \$90 wellness reduction			
		State Share	%	Employee Share	%	State Share	%	Employee Share	%
Blue Advantage	\$469.40	\$375.52	80%	\$93.88	20%	\$465.52	99%	\$3.88	1%
Blue Access	\$488.00	\$390.40	80%	\$97.60	20%	\$480.40	98%	\$7.60	2%
Iowa Select	\$782.74	\$626.20	80%	\$156.54	20%	\$716.20	92%	\$66.54	8%
Deductible 3 Plus	\$789.91	\$631.93	80%	\$157.98	20%	\$721.93	92%	\$67.98	8%
Family Coverage	Total Monthly Premium	State Share	%	Employee Share	%	State Share	%	Employee Share	%
Blue Advantage	\$1,098.41	\$878.73	80%	\$219.68	20%	\$968.73	88%	\$129.68	12%
Blue Access	\$1,141.87	\$913.51	80%	\$228.36	20%	\$1,003.51	88%	\$138.36	12%
Iowa Select	\$1,831.63	\$1,465.31	80%	\$366.32	20%	\$1,555.31	85%	\$276.32	15%
Deductible 3 Plus	\$1,848.41	\$1,478.73	80%	\$369.68	20%	\$1,568.73	85%	\$279.68	15%

SPOC-covered

Beginning with the January 1, 2014, plan year, SPOC-covered employees will share in the cost of health insurance by paying 20% of the total health insurance premium. By participating in the Healthy Opportunities Wellness Program, they can reduce the amount of their health insurance premium contribution by \$90/month.

Alliance Select	Total Monthly Premium	WITHOUT the wellness reduction				WITH the \$62 wellness reduction			
		State Share	%	Employee Share	%	State Share	%	Employee Share	%
Employee only	\$378.63	\$302.91	80%	\$75.72	20%	\$364.91	96%	\$13.72	4%
Employee and Spouse	\$775.43	\$620.35	80%	\$155.08	20%	\$682.35	88%	\$93.08	12%
Employee and Child(ren)	\$716.75	\$573.41	80%	\$143.34	20%	\$635.41	89%	\$81.34	11%
Employee, Spouse, and Child(ren)	\$1,162.02	\$929.62	80%	\$232.40	20%	\$991.62	85%	\$170.40	15%

UE/IUP-covered

Single Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Blue Advantage	\$461.71	\$461.71	100%	\$0.00	0%
Blue Access	\$479.81	\$479.81	100%	\$0.00	0%
Iowa Select	\$771.07	\$771.07	100%	\$0.00	0%
Deductible 3 Plus	\$777.68	\$777.68	100%	\$0.00	0%
Family Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Blue Advantage	\$1,080.44	\$1,080.44	100%	\$0.00	0%
Blue Access	\$1,122.73	\$1,122.73	100%	\$0.00	0%
Iowa Select	\$1,804.31	\$1,533.67	85%	\$270.64	15%
Deductible 3 Plus	\$1,819.80	\$1,533.66	84%	\$286.14	16%

Judicial Branch

Single Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Blue Advantage	\$461.71	\$461.71	100%	\$0.00	0%
Blue Access	\$479.81	\$479.81	100%	\$0.00	0%
Iowa Select	\$771.07	\$771.07	100%	\$0.00	0%
Program 3 Plus	\$773.54	\$773.54	100%	\$0.00	0%
Family Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Blue Advantage	\$1,080.44	\$1,080.44	100%	\$0.00	0%
Blue Access	\$1,122.73	\$1,122.73	100%	\$0.00	0%
Iowa Select	\$1,804.31	\$1,533.67	85%	\$270.64	15%
Program 3 Plus	\$1,810.09	\$1,533.67	85%	\$276.42	15%

Legislative Branch

Single Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Blue Advantage	\$461.71	\$461.71	100%	\$0.00	0%
Blue Access	\$479.81	\$479.81	100%	\$0.00	0%
Iowa Select	\$771.07	\$771.07	100%	\$0.00	0%
Deductible 3 Plus	\$777.68	\$777.68	100%	\$0.00	0%
Family Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Blue Advantage	\$1,080.44	\$1,080.44	100%	\$0.00	0%
Blue Access	\$1,122.73	\$1,122.73	100%	\$0.00	0%
Iowa Select	\$1,804.31	\$1,533.67	85%	\$270.64	15%
Deductible 3 Plus	\$1,819.80	\$1,533.66	84%	\$286.14	16%

Dental Insurance

The 2014 enrollment and change period is an open dental enrollment period.

During the open dental enrollment and change period, you can:

- Enroll in dental insurance, if not currently enrolled in dental insurance
- Change from family to single coverage
- Change from single to family coverage
- Add or remove eligible family members from your coverage

Your dental elections will be effective January 1, 2014.

2014 Monthly Dental Insurance Premiums

Full-Time Employees (Ask your personnel assistant for part-time and double spouse premiums.)

Single Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Executive Branch AFSCME-covered	\$29.13	\$29.13	100%	\$0.00	0%
Executive Branch Non-contract	\$29.13	\$29.13	100%	\$0.00	0%
Executive Branch SPOC-covered	\$30.59	\$30.59	100%	\$0.00	0%
Executive Branch UE/IUP	\$29.13	\$29.13	100%	\$0.00	0%
Judicial Branch	\$29.13	\$29.13	100%	\$0.00	0%
Legislative Branch	\$29.13	\$29.13	100%	\$0.00	0%

Family Coverage	Total Monthly Premium	State Share	%	Employee Share	%
Executive Branch AFSCME-covered	\$78.29	\$39.15	50%	\$39.14	50%
Executive Branch Non-contract	\$78.29	\$39.15	50%	\$39.14	50%
Executive Branch SPOC-covered	\$76.91	\$59.99	78%	\$16.92	22%
Executive Branch UE/IUP	\$78.29	\$29.13	37%	\$49.16	63%
Judicial Branch	\$78.29	\$39.15	50%	\$39.14	50%
Legislative Branch	\$78.29	\$39.15	50%	\$39.14	50%

Life Insurance

The State of Iowa's life insurance plan provides your family financial protection in the case of your death. Each year, you can make changes to your supplemental life insurance coverage during the enrollment and change period.

Basic and Supplemental Life Insurance

Basic life and accidental death and dismemberment (AD&D) insurance is \$20,000. (The State pays 100% of the premium.) Coverage amounts begin to decrease at age 65.

During the enrollment and change period, you can request to increase, decrease, or cancel your supplemental life insurance coverage. You can purchase additional life insurance in \$5,000 increments to a maximum based on your bargaining status. Any increases to supplemental life coverage must be approved by The Hartford. Decreases or cancellations do not require approval and are effective January 1, 2014.

Basic and Supplemental Life Insurance for SPOC-Covered Employees

SPOC-covered employees' basic life and accidental death and dismemberment (AD&D) insurance will increase from \$20,000 to \$50,000 effective January 1, 2014. (The State pays 100% of the premium.) Coverage amounts begin to decrease at age 65.

During the enrollment and change period, you can request to increase, decrease, or cancel your supplemental life insurance coverage. You may elect supplemental life insurance up to a maximum of \$250,000 in increments of \$25,000, for a maximum of \$300,000 combined basic and supplemental life insurance coverage. Supplemental life insurance up to \$100,000 does **not require evidence of insurability and approval by The Hartford**. Supplemental life insurance in excess of \$100,000 will **require evidence of insurability and approval by The Hartford**. Decreases or cancellations do not require approval and are effective January 1, 2014.

Life Insurance Beneficiaries

The enrollment and change period is the perfect time to review, add, or change your life insurance beneficiaries, even though life insurance beneficiaries can be added or changed in IowaBenefits at any time during the year.

Instructions for adding or changing your life insurance beneficiary are located at IowaBenefits>Life Insurance>Life Insurance Beneficiaries.

If you still have not added your life insurance beneficiaries in IowaBenefits, don't delay. Having an up-to-date beneficiary designation will help ensure that your life insurance benefits are directed to whom you intend.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside pretax dollars to reimburse you for eligible health or dependent care expenses.

When you enroll in a Flexible Spending Account, you decide how much to contribute to each account for calendar year 2014. The money is then deducted from your paycheck, **pre-tax** (before Federal and State income taxes and FICA taxes are deducted) in equal amounts over the course of the year. After you incur expenses that qualify for reimbursement, you submit claims (reimbursement requests) to [ASIFlex](#) (the administrator of the program) to request tax-free withdrawals from your Flexible Spending Account to reimburse yourself for these expenses.

You may elect to have your reimbursement placed directly into your checking or savings account by adding direct deposit information into IowaBenefits when you enroll. If you are currently enrolled and are enrolling for 2014, please check your existing deposit information in IowaBenefits for accuracy.

Health FSA

With the Health FSA, [certain health care expenses](#) can be reimbursed. Medical expenses eligible for reimbursement include most medically necessary health care expenses (except insurance premiums and long-term care expenses) that are not paid through medical or dental insurance plans.

Health FSA Eligible Dependents

You may submit eligible health care expenses that are incurred by you, your spouse, or your qualifying child or relative, as defined below.

A **spouse** includes an opposite sex spouse, same sex spouse, and common law spouse. In order for an employee to submit a spouse's claims, the couple must file joint tax returns.

To be a **qualifying child**, a person must:

- Be your child, including stepchildren and foster children, who will turn age 26 or younger during the plan year; or
- Be a grandchild, brother, sister, stepbrother, or stepsister or a descendant of any such relative and
 - Who shares your principal residence for more than one-half of the year;
 - For whom you provide over one-half of the financial support ; and
 - Who is under age 19 if not a student, and under age 24 if a student

To be a **qualifying relative**, a person must:

- Be a blood relative or share the same primary residence with the employee;
- Receive over 50% of his/her support from the employee; and
- Be a U.S. citizen or national or a resident of the United States, Canada or Mexico.

You and your dependents are not required to be enrolled in the state's health or dental insurance for eligible expenses to be reimbursed.

Dependent Care FSA

The Dependent Care FSA reimburses you for qualified dependent care expenses necessary for you, or if you are married, for you and your spouse to work. Expenses paid for care of dependent children under age 13 or adult disabled dependents are eligible for reimbursement up to the annual maximum limit.

Maximum Annual FSA Elections

The maximum annual Health FSA contribution is **\$2,500 per plan limit**.

The maximum annual Dependent Care FSA contribution is **\$5,000** per household (\$2,500 if you are married and file a separate tax return).

Enrolling in Flexible Spending Accounts

To participate in either or both of the flexible spending accounts, you must enroll each year in IowaBenefits.

Retirement Investors' Club

During this enrollment and change period, don't forget saving for retirement.

Still not enrolled? Over 60% of state employees already participate in this great employee benefit. If you've procrastinated and thought "maybe later", NOW is LATER! Take a few minutes to begin feathering your retirement nest egg with free money. An employer match of up to \$75/month is waiting for you to claim. Start the Retirement Investors' Club (RIC) enrollment process today by clicking the "act now" button.



Enrollment is always open. For more information about RIC, please visit the RIC website (<http://ric.iowa.gov>).

2014 Enrollment and Change Presentations

There are six 2014 Enrollment & Change webcasts scheduled in October and November. You can see the dates and times of the presentations and to register for a presentation at the DAS Benefits Education>Upcoming Presentations website <http://das.hre.iowa.gov/benecalendar3.html>.